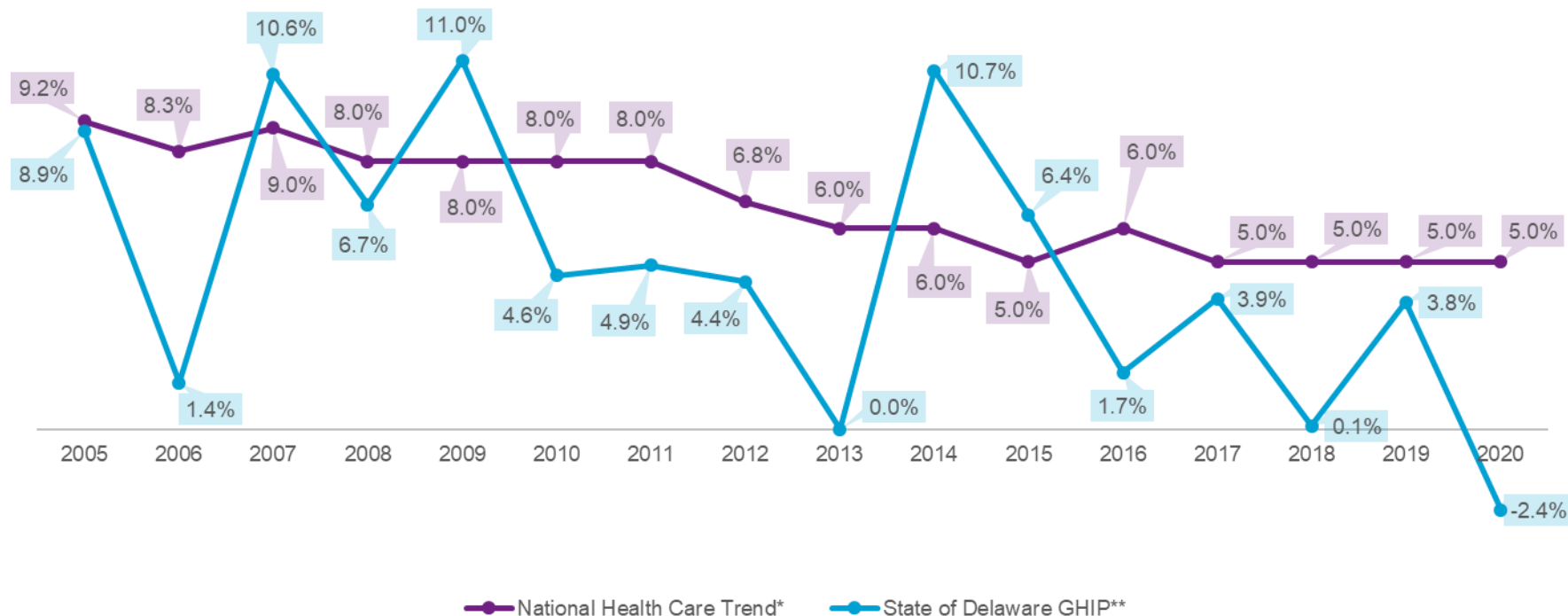


GHIP Historical Lookback

Actual GHIP increases vs. WTW survey data

Actual GHIP increases vs WTW survey data



*National Benchmark Source: Willis Towers Watson Emerging Trends survey. Based on respondents with at least 1,000 employees and median trends for medical and drug claims for active employees including both employer and employee contributions but excludes employee OOP costs. Public Sector and Education reflects responding employers in Public Sector and Education industry. 2018 benchmark data is projected.

**2007-2015 GHIP Trend data estimated based on Segal's State_of_Delaware_-_Trend_History_thru_Q2_FY16 030416.pdf

2016-20 GHIP trend based on WTW financial reporting for corresponding fiscal year (includes net paid claims and fees)